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9 **UNITED STATES BANKRUPTCY COURT**  
10 **NORTHERN DISTRICT OF CALIFORNIA - OAKLAND DIVISION**  
11

12 In re:

13 **ANITA BEALL CARR,**  
14 Debtor.

Case No: 08-40557-EDJ13

Chapter 13

15 **DECLARATION OF ANITA BEALL CARR REGARDING PRIOR FILINGS IN SUPPORT**  
16 **OF CONFIRMATION OF HER CHAPTER 13 PLAN**  
17

18 I, ANITA BEALL CARR, hereby declare as follows:

- 19 1. I am the Debtor in the case herein.
- 20 2. I filed a previous Chapter 7 bankruptcy in the Northern District of California, Oakland  
21 Division on July 9, 2007 and bearing case number, 07-42118. This case was discharged  
22 on November 26, 2007.
- 23 3. I filed the Chapter 7 in order to get a fresh start from my credit card debts. I have been  
24 unable to work and receiving Social Security benefits for over four years now. Thus I had  
25 been relying on my credit cards to make ends meet. I was unable to make the payments  
26 on this debt and did a Chapter 7 to be discharged of this overwhelming debt.
- 27 4. Now I am filing this present Chapter 13 case in order to save my home. I am behind in  
28 the mortgage payments and want to try to save it from foreclosure.
5. I have a pending claim against my private disability insurance carrier for long term  
disability benefits. This claim has been dragging on for 7 years now. I am expecting a  
decision in the next couple of months. With the proceeds, I will pay off this plan and  
become current with the mortgage payments.

1           6. All that I am asking for is a little time for the decision to be made by the Arbitrator and  
2           which will come within sixty to ninety days from now. I will be able to pay off this plan  
3           in full with the proceeds of this claim.

4           I declare under penalty of perjury that the foregoing is true and correct and that this declaration  
5 was executed on April 16, 2007 in Dublin, California.

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7                               /s/ Anita Beall Carr  
8                               Anita Beall Carr, Declarant  
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